

## **Health care bill is just the prescription for country**

**By Sam Farr**

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Through the ups and downs, arguments, debates and misinformation, the goal of health insurance reform hasn't changed: to bring affordable, stable, world-class health coverage to all Americans.

It was nine months ago today that three House committees released draft language for the legislation. And this week, the House is expected to take what should be final action on the reform bill.

After so many months of back and forth, it's impossible to find anything new to say about this bill. So let me sum up, as briefly as I can, my reasons for supporting it.

This legislation will do a lot. Here are some of the key reasons why I think this bill should pass:

- Prohibits insurers from denying coverage based on pre-existing conditions. This will benefit 15,300 Central Coast residents.
- For the first time, Americans will be able to purchase the same coverage as members of Congress.
- Removes the ability for insurance companies to drop individuals if they get sick.
- Closes the Medicare Part D doughnut hole, a coverage gap where seniors pay full price for their drugs themselves. This will help 78,000 of our Central Coast neighbors who rely on Medicare.
- Creates a health insurance exchange, providing a range of easy-to-understand coverage options.
- Ends annual and lifetime caps on coverage amounts and places a ceiling on annual premiums, eliminating the need for bankruptcy filings because of medical expenses. This is expected to save 1,600 Central Coast families from bankruptcy.
- Demands disclosure and justification of insurance rate increases to prevent excessive jumps. With premiums expected to double in the next seven years, this is vital to keep costs down.

- Eliminates co-pays for preventive care, one of the most cost-effective changes we can make.
- Requires health plans to allow young people to remain on their parents' insurance policy (at the parents' request) until they turn 27. Up to 62,000 young adults on the Central Coast will be able to take advantage of this provision.
- Significantly increases funding for community health centers (29 on the Central Coast) and training programs to increase the number of primary care doctors and nurses.
- Provides up 13,500 local small businesses a tax credit of up to 35 percent of premiums if they offer coverage to their employees.

If the content of the bill doesn't sway you, maybe you prefer opinion polls:

Seventy-six percent of Americans think it's extremely or very important to reform how health insurance works.

Sixty-three percent want Congress to keep trying to pass a comprehensive reform plan.

And more than a third of those who oppose reform do so because they don't think it goes far enough.

Finally, if none of those arguments does the trick, if you have insurance and aren't worried you'll ever lose it, if you're not interested in how the nation feels, consider this: In a country of 300 million Americans, with a gross domestic product of more than \$46,000 per person, we still have 46 million Americans without health coverage.

And because those uninsured individuals rely on the emergency rooms for their coverage, every single insured family pays more than \$1,000 in insurance premiums to cover medical expenses for the uninsured.

As debate wraps up this week, it's useful to put these reform efforts in a historical context. It was 98 years ago when former Republican President Theodore Roosevelt first advocated for national health insurance.

To the critics who say we're moving too fast, that we need to scrap legislation and start over, I say that's laughable.

Here's the bottom line: dealing a defeat to President Obama's agenda may sound like a great way to make sure Democrats lose. But it's not a very good prescription for the country.

In my nearly 17 years in Congress, this debate has attracted more attention than any other issue. As of this week, my office has received 15,646 calls, letters and e-mails, and that's not counting duplicate contacts. Of those, 13,873 favored reform, or 88 percent.

It's time that Congress passes this bill for the good of the country.

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